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79681

7590

05/29/2009

Baker & Hostettler LLP
Attn: Jim Coffman
45 Rockefeller Plaza
New York, NY 10111

EXAMINER

KAZIMI, HANIM

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 05/29/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/785,596

02/16/2001

Robert Casper

2140.11

4392

TITLE OF INVENTION: SYSTEM AND METHOD FOR MANAGING FINANCIAL ACCOUNT INFORMATION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	08/31/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail

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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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05/29/2009

**Baker & Hostetler LLP
Attn: Jim Coffman
45 Rockefeller Plaza
New York, NY 10111**

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

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nonprovisional	NO	\$1510	\$300	\$0	\$1810	08/31/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
KAZIMI, HANI M	3691	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/147; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

1

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

2

3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

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Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 872 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 872 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

09/785,596

Applicant(s)

CASPER ET AL.

Examiner

Daniel Kesack

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERIT IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Interview held April 7, 2009.
2. ☒ The allowed claim(s) is/are 1-5, 8, 10-16 and 22-57.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-613),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Isabel Cantalops on May 1, 2009.

The application has been amended as follows:

Claim 1. (currently amended) A computer system for managing client account information comprising:

~~at least one~~ or more programmable processors; ~~and~~

a data storage system, wherein said ~~at least one~~ or more programmable processors is operatively connected to said data storage system to receive data and instructions from said data storage system, and to transmit data and instructions to said data storage system, wherein said data storage system comprises a database management system and data architecture comprising:

a party file having a plurality of party records, each of said plurality of party records having party ~~data information~~ fields that store information relating to one of a plurality of parties, wherein said party ~~data information~~ fields comprise data fields for legal name[[.]] and address, ~~jurisdiction of organization and legal form~~, and wherein each of said plurality of party records further comprises a ~~party~~ relationship data field that enables linking to another party record to operatively enable the creation of a indicating relationships between said parties;

an account file having a plurality of account records, each of said plurality of account records having account ~~information data~~ fields that store information relating to one of a plurality of accounts, wherein said account ~~information data~~ fields comprise at least a data field for account number, and wherein each of said plurality of account records further comprises ~~a plurality of links~~ one or more role data fields that enable linking to said party records that specify and to operatively associate the account to each of roles played by the linked parties with respect to the role of each of the linked parties for the account; and

a transaction file having a plurality of transaction records, each of said plurality of transaction records having transaction ~~information data~~ fields that store information relating to one of a plurality of transactions, wherein said transaction ~~information data~~ fields comprise data fields for account number[[.]] and transaction number, ~~transaction date, transaction type, instrument type, quantity and price~~, and wherein each of said plurality of transaction records is enabled to linked to one of said plurality of account records whereby each transaction, performed under an account, is operatively linked to said account; and
at least one input and output device for inputting and outputting data to/from the data storage system;

wherein an account entry screen presents one or more role entry fields that allow selection of party data from the party file, wherein the computer system creates links between a specified account record and one or more party records, each with respect to a corresponding role, to associate one or more parties to the specified account.

Claim 2. (currently amended) The system of claim 1, wherein said one or more role data fields of each of said plurality of account records include at least links of each account record comprises an operative link to a party record in said party file that specifies a principal role played by the associated party with respect to the account associated with said account record data field that enables linking to a party record of a party that is principal for the related account.

Claim 3. (currently amended) The system of claim 1 or 2, wherein said one or more role data fields of each of said plurality of links of account records include at least each account record further comprises an operative link to a party record in said party file that specifies an order placer role played by the associated party with respect to the account associated with said account record data field that enables linking to a party record of a party that is order placer for the related account.

Claim 4. (currently amended) The system of claim 3, wherein said one or more role data fields of each of said plurality of account records include at least links of each account record yet further comprises an operative link to a party record in said party file that specifies a salesperson booking company role played by the associated party with respect to the

~~account associated with said account record~~ data field that enables linking to a party record of a party that is booking company for the related account.

Claim 5. (currently amended) The system of claim 4, wherein said one or more role data fields of each of said plurality of account records include at least ~~links of each account record yet further comprises an operative link to a party record in said party file that specifies a booking company salesperson role played by the associated party with respect to the account associated with said account record~~ data field that enables linking to a party record that is salesperson for the related account.

Claim 6. (canceled)

Claim 7. (canceled)

Claim 8. (currently amended) The system of claim 1, wherein ~~the party relationship data field is~~ said relationship data field comprises a hierarchical party relationship data field that indicates enables linking to another party record to operatively enable the creation of a parent-subsidary relationship between said parties.

Claim 9. (canceled)

Claim 10. (currently amended) The system of claim 4 ~~8~~, wherein the party relationship data field ~~indicates~~ enables linking to another party to create a guarantor-guarantee relationship between parties.

Claim 11. (currently amended) A computer-implemented method for managing client account information, said computer comprising one or more programmable processors operatively connected to a data storage system, the method ~~organizing a computer-implemented account management system~~, comprising the steps of:

using said one or more programmable processors to form a database architecture comprising:

(a) ~~forming~~ a party file having a plurality of party records, each of said plurality of party records having party data information fields that store information relating to one of a plurality of parties, wherein said party data information fields comprise data fields for legal name[,], and address, ~~jurisdiction of organization and legal form~~, and wherein each of said party records further comprises ~~include~~ a party relationship data field indicating that enables linking to another party record to operatively enable the creation of a relationships between said parties;

(b) ~~forming~~ an account file having a plurality of account records, each of said plurality of account records having account data information fields that store information relating to one of a plurality of accounts, wherein said account data information fields comprise at least a data field for account number, and wherein each of said plurality of account records further comprises ~~a plurality of links~~ one or more role data fields that enable linking to said party records that specify and to operatively associate the ~~roles played by~~

account to each of the linked parties with respect to the role of each of the linked parties for the account; and

(c) ~~forming~~ a transaction file having a plurality of transaction records, each of said plurality of transaction records having transaction data information fields that store information relating to one of a plurality of transactions, wherein said transaction data information fields comprise data fields for account number[,.] and transaction number, ~~transaction date, transaction type, instrument type, quantity and price,~~ and wherein each of said plurality of transaction records is enabled to linked to one of said plurality of account records whereby each transaction, performed under an account, is operatively linked to said account;

presenting an account entry screen having one or more role entry fields for selection of party data from the party file; and,

creating, using said one or more programmable processors, links between a specified account record and one or more party records, each with respect to a corresponding role, to associate one or more parties to the specified account.

Claim 12. (currently amended) The method of claim 11, wherein said one or more role data fields of each of said plurality of account records include at least ~~links of each account record comprises an operative link to a party record in said party file that specifies a principal role played by the associated party with respect to the account associated with said account record~~ data field, and further comprising the step of said one or more programmable processors linking an account record, via said principal role data field, to a party record of a party that is principal for said related account.

Claim 13. (currently amended) The method of claim 11 or 12, wherein said one or more role data fields of each of said plurality of account records include at least links of each account record further comprises an operative link to a party record in said party file that specifies an order placer role played by the associated party with respect to the account associated with said account record data field, and further comprising the step of said one or more programmable processors linking an account record, via said order placer role data field, to a party record of a party that is order placer for said related account.

Claim 14. (currently amended) The method of claim 13, wherein said one or more role data fields of each of said plurality of account records include at least links of each account record yet further comprises an operative link to a party record in said party file that specifies a salesperson booking company role played by the associated party with respect to the account associated with said account record data field, and further comprising the step of said one or more programmable processors linking an account record, via said booking company role data field, to a party record of a party that is booking company for said related account.

Claim 15. (currently amended) The method of claim 14, wherein said one or more role data fields of each of said plurality of account records include at least links of each account record yet further comprises an operative link to a party record in said party file that specifies a booking company salesperson role played by the associated party with respect to the account associated with said account record data field, and further comprising the

step of said one or more programmable processors linking an account record, via said salesperson role data field, to a party record of a party that is salesperson for said related account.

Claim 16. (currently amended) The method of claim 14, further comprising the step of said one or more programmable processors linking two party records, via said party relationship data field, to create wherein the party relationship field indicates a guarantor-guarantee relationship between said two parties.

Claim 17. (canceled)

Claim 18. (canceled)

Claim 19. (canceled)

Claim 20. (canceled)

Claim 21. (canceled)

Claim 22. (currently amended) The system of claim 1, wherein said account data ~~information~~ fields further comprise an operative agreement data field.

Claim 23. (currently amended) The system of claim 1, wherein ~~said~~ at least one of said processors is adapted to, when a client desires to enter into a new client transaction is ~~being established~~ and said transaction comprises a particular set of parties having defined roles, search existing account records to determine whether said set of parties occurs in any of the existing accounts or whether the set is unique; and

if the set is unique, to establish a new account record for that set of parties having said defined roles.

Claim 24. (currently amended) The system of claim 23, wherein ~~said~~ at least one of said processors is further adapted to determine if a new operative agreement governs the transaction; and

if a new operative agreement governs the transaction, then to establish a new account record for that set of parties and that new operative agreement.

Claim 25. (currently amended) The system of claim 1, wherein ~~said~~ at least one of said processors is adapted to determine a risk exposure based on an aggregation of transactions executed on behalf of a specified party, by:

(a) identifying, based on the party record of the specified party, related parties that are related to a the specified party;

(b) identifying all accounts that have as a principal, either the specified party or one of said related parties;

(c) ~~determine~~ determining a total transaction amount based at least in part on the transactions of the accounts identified in step (b); and

(d) ~~determine~~ determining the ~~total~~ risk exposure based on the total transaction amount.

Claim 26. (currently amended) The method of claim 11, wherein when a client desires to enter into a new client transaction ~~is being established~~ and said transaction comprises a particular set of parties having defined roles, the method further comprises the steps of:

~~the system~~ searching, using at least one of said programmable processors, existing account records to determine whether said set of parties occurs in any of the existing accounts or whether the set is unique; and

if the set is unique, then establishing a new account record for that set of parties having said defined roles.

Claim 27. (currently amended) The method of claim 26, further comprising the step of:

~~the system~~ determining, using at least one of said programmable processors, if a new operative agreement governs the transaction; and

if a new operative agreement governs the transaction, then, using at least one of said programmable processors establishing a new account record for that set of parties and that new operative agreement.

Claim 28. (currently amended) The method of claim 11, further comprising the steps of:

(a) identifying, using at least one of said programmable processors, based on the party record of a specified party, related parties that are related to a the specified party;

(b) identifying, using at least one of said programmable processors, all accounts that have as a principal, either the specified party or one of said related parties;

(c) determining, using at least one of said programmable processors, a total transaction amount based at least in part on the transactions of the accounts identified in step (b); and

(d) determining, using at least one of said programmable processors, the ~~total~~ risk exposure based on the total transaction amount.

Claim 29. (currently amended) The method of claim 28, further comprising the steps of:

(e) identifying, using at least one of said programmable processors, all of the accounts which have as a guarantor, the specified party or one of said related parties;

(f) determining, using at least one of said programmable processors, a total guarantor amount based on the transactions of the accounts identified in step (e);

(g) identifying, using at least one of said programmable processors, any ~~party~~ relationships among parties in which a party is acting as a guarantor to the specified party or one of the related parties;

(h) determining, using at least one of said programmable processors, a guarantee amount; ~~and~~

(i) examining, using at least one of said programmable processors, the accounts in which the specified party or one of the related parties are acting as guarantors at the account level;

(j) determining, using at least one of said programmable processors, a total guarantee amount; and

wherein the ~~total~~ risk exposure is further based on the total guarantor amount and the total guarantee amount.

30. (currently amended) The method of claim 11, wherein said relationship data field comprises said party relationship data field is a hierarchical relationship data field, and said relationship comprises a hierarchical relationship, further comprising the step of said one or more programmable processors linking two party records, via said hierarchical relationship data field, to create that indicates a parent-subsidiary relationship between said two parties.

31. (previously presented) The method of claim 11, wherein the account data ~~information~~ fields further comprise an operative agreement data field.

32. (new) The system of claim 2, wherein said one or more role entry fields include at least a principal entry field via which a party record stored in said party file is associated with an account as a principal.

33. (new) The system of claim 2, wherein said one or more role data fields of each of said plurality of account records include at least a guarantor role data field that enables linking to a party record of a party that is guarantor for the related account.

34. (new) The system of claim 1, wherein said one or more role data fields include a principal role data field, an order placer role data field, a salesperson role data field, a booking company role data field, and said account data fields include an operating agreement data field, wherein at least one of said processors is adapted to create a new account record when a transaction occurs that has associated therewith a unique combination of principal, order placer, salesperson, booking company and operating agreement.

35. (new) The system of claim 1, wherein said relationship data field comprises a hierarchical relationship data field, and said relationship comprises a hierarchical relationship, wherein at least one of said processors is adapted to link two party records, via said hierarchical relationship data field, to create a hierarchical relationship between said two party records, and wherein said computer system enables identification of a total scope of transactions for purposes of measuring exposure to risk by at least one of said processors being adapted to: locate all parties linked together in a specified hierarchy, retrieve all accounts in which any of the located parties are playing a selected role, and identify transactions linked to the retrieved accounts.

36. (new) The method of claim 11, wherein said relationship data field comprises a hierarchical relationship data field, and said relationship comprises a hierarchical relationship, further comprising the step of said computer system linking two party records, via said hierarchical relationship data field, to create a hierarchical relationship between said two parties, said method further comprising the steps of: locating, using at least one of said programmable processors, all parties linked together in a specified hierarchy; retrieving, using at least one of said programmable processors, all accounts in which any of the located parties are playing a selected role; and identifying, using at least one of said programmable processors, transactions linked to the retrieved accounts.

37. (new) The system of claim 1, wherein said party data fields further comprise at least one of a jurisdiction of organization data field and a legal form data field.

38. (new) The system of claim 1, wherein said transaction data fields further comprise at least one of a transaction date data field, a transaction type data field, an instrument type data field, a quantity data field and a price data field.

39. (new) The method of claim 11, wherein said party data fields further comprise at least one of a jurisdiction of organization data field and a legal form data field.

40. (new) The method of claim 11, wherein said transaction data fields further comprise at least one of a transaction date data field, a transaction type data field, an instrument type data field, a quantity data field and a price data field.

41. (new) The system of claim 1, wherein said account entry screen further comprises a search parties button that when activated causes presentation, via said computer system, of a list of parties stored in the party file for user selection of a desired party.

42. (new) The system of claim 1, wherein said account entry screen further comprises a search screen that enables the entry of search terms for, via said computer system, matching to parties stored in the party file, presentation of a list of potentially matching parties, and receiving a selection of a party from said list of potentially matching parties.

43. (new) The method of claim 11, further comprising the steps of:
providing, using at least one of said programmable processors, a search parties button in said account entry screen for selection of party data from the party file; and
presenting, using at least one of said programmable processors, upon activation of said search parties button, a list of parties stored in said party file.

44. (new) The method of claim 11, further comprising the steps of:

providing, using at least one of said programmable processors, a search parties button in said account entry screen for selection of party data from the party file;

presenting, using at least one of said programmable processors, upon activation of said search parties button, a search screen in which search terms can be entered;

performing, using at least one of said programmable processors, based on said search terms, a fuzzy search of parties stored in said party file; and

providing, using said computer system, matches to said search terms.

45. (new) The system of claim 1, wherein said relationship data field comprises a hierarchical relationship data field, and said relationship comprises a parent-subsidary relationship, wherein said hierarchical relationship data field enables linking to another party record to operatively enable the creation of a parent-subsidary relationship between said parties.

46. (new) The method of claim 11, wherein said presenting step comprises using an input and output device for data input and output to or from said data storage system.

47. (new) The method of claim 11, wherein said relationship data field comprises a party relationship data field, said method further comprising the step of at least one of said programmable processors linking a party record, via said party relationship data field, to another party record to operatively enable the creation of a relationship between said parties.

48. (new) The system of claim 25, wherein at least one of said computer processors is further adapted to:

(e) identify all of the accounts which have as a guarantor, the specified party or one of said related parties;

(f) determine a total guarantor amount based on the transactions of the accounts identified in step (e);

(g) identify any relationship among parties in which a party is acting as a guarantor to the specified party or one of the related parties;

(h) determine a guarantee amount;

(i) examine the accounts in which the specified party or one of the related parties are acting as guarantors at the account level; and

(j) determine a total guarantee amount; and

wherein the risk exposure is further based on the total guarantor amount and the total guarantee amount.

49. (new) The method of claim 12, wherein said one or more role entry fields include at least a principal entry field via which a party record stored in said party file is associated with an account as a principal.

50. (new) The method of claim 12, wherein said one or more role data fields of each of said plurality of account records include at least a guarantor role data field that enables linking to a party record of a party that is guarantor for the related account.

51. (new) The method of claim 11, wherein said one or more role data fields include a principal role data field, an order placer role data field, a salesperson role data field, a booking company role data field, and said account data fields include an operating agreement data field, and said method further comprising creating, with at least one of said programmable processors, a new account record when a transaction occurs that has associated therewith a unique combination of principal, order placer, salesperson, booking company and operating agreement.

52. (new) The system of claim 3, wherein said one or more role entry fields include at least a principal entry field via which a party record stored in said party file is associated with an account as a principal, and an order placer entry field via which a party record stored in said party file is associated with an account as an order placer.

53. (new) The method of claim 13, wherein said one or more role entry fields include at least a principal entry field via which a party record stored in said party file is associated with an account as a principal, and an order placer entry field via which a party record stored in said party file is associated with an account as an order placer.

54. (new) The system of claim 1, wherein each of said plurality of transaction records links to one of said plurality of account records via a unique account number of said account number field.

55. (new) The method of claim 11, further comprising the step of at least one of said programmable processors linking each of said plurality of transaction records to one of said plurality of account records via a unique account number of said account number field.

56. (new) The system of claim 8, wherein the party relationship data field enables linking to another party to create a company-board member relationship between parties.

57. (new) The method of claim 47, further comprising the step of said computer system linking two party records, via said party relationship data field, to create a company-board member relationship between said two parties.

Allowable Subject Matter

2. Claims 1-5, 8, 10-16, and 22-57 are allowed.

3. The following is an examiner's statement of reasons for allowance: The prior art of record fails to teach the data structure of the party file, transaction file, and account file, and the creation and use of such in a computer system, as claimed. Applicant's amendments overcome Examiner's arguments that the informational fields within each record is non-functional (arguments presented in the Non-final action dated February 4, 2009). In light of such amendments, Applicant's arguments arguing the patentability of such limitations (see arguments filed October 17, 2008, and Interview Summary Record dated April 15, 2009) are considered persuasive. No other prior art teaches these claim limitations, and no prior art can be reasonably combined to teach these claim limitations.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel Kesack whose telephone number is (571)272-5882. The examiner can normally be reached on M-F, 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted,

Daniel Kesack
May 1, 2009
/D. K./
Examiner, Art Unit 3691

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

